## ACCRUAL SYSTEM, METHOD, PRODUCT, AND APPARATUS

## **Abstract**

When at a first time, a non-monetary principal corresponding to a second time is received from one of a input, first data record, computer readable medium, machine readable code, internal automation, external automation, activation of a hyperlink, network resource redirection, and user interface element such as one of a browser location field, text box, command line, speech to text interface, optical recognition interface, and magnetic recognition interface, an accrued non-monetary interest can then be calculated from the non-monetary principal, the first time, and the second time.